AMENDMENTS

This listing of claims will replace all prior versions and listings of claims in the application.

1. – 51. (cancelled)

52. (new) A method of making a memory card card, comprising the steps of:

adding circuit elements to a circuit board, said circuit board includes a set of test terminals;

testing one or more of said circuit elements using said test terminals; and

covering said test terminals with a conformal contact coating in order to prevent access to said test terminals.

53. (new) A method according to claim 52, wherein:

said step of covering includes applying a liquid directly to a first surface of said circuit board.

54. (new) A method according to claim 53, wherein:

said liquid includes a solder mask.

55. (new) A method according to claim 53, wherein:

said liquid includes a photoresist.

56. (new) A method according to claim 53, wherein:

said liquid includes a thermoplastic.

57. (new) A method according to claim 53, wherein:

said liquid includes an epoxy.

58. (new) A method according to claim 53, wherein:

said liquid includes polyimide.

59. (new) A method according to claim 53, wherein:

said liquid is applied using a screen printing process.

60. (new) A method according to claim 52, wherein:

said step of covering includes applying a film directly to a first surface of said circuit board.

61. (new) A method according to claim 60, wherein:

said film includes an adhesive on one surface.

62. (new) A method according to claim 60, wherein:

said film includes mylar.

63. (new) A method according to claim 60, wherein:

said film includes polyimide.

64. (new) A method according to claim 52, wherein:

said step of adding circuit elements includes adding a flash memory array to said circuit board.

65. (new) A method according to claim 52, wherein:

said step of adding circuit elements includes mounting a first die on said circuit board and mounting a second die on said first die.

66. (new) A method according to claim 65, wherein:

said first die includes a flash memory array and said second die includes a controller.

67. (new) A method according to claim 65, wherein:

said first die is wire bonded to said circuit board; and

said second die is wire bonded to said circuit board.

68. (new) A method according to claim 52, wherein:

said circuit board includes a conductive layer and a first portion of said conductive layer forms said test terminals.

69. (new) A method according to claim 68, wherein:

a second portion of said conductive layer forms user terminals;

said user terminals are positioned on an outside surface of said memory card; and

said user terminals are in communication with at least a subset of said circuit elements.

70. (new) A method according to claim 52, wherein:

said step of adding circuit elements includes performing a transfer mold process to encapsulate said circuit elements without covering said test terminals.

71. (new) A method according to claim 52, wherein:

said step of covering is performed after said circuit board is removed from a strip of circuit boards.

72. (new) A method according to claim 52, wherein:

said step of covering is performed before said circuit board is removed from a strip of circuit boards.

73. (new) A method according to claim 52, wherein:

said memory card is a flash memory card.

74. (new) A method according to claim 73, wherein:

said step of covering includes applying a liquid directly to a first surface of said circuit board.

75. (new) A method according to claim 73, wherein:

said step of covering includes applying a film directly to a first surface of said circuit board.

76. (new) A method of making a peripheral card, comprising the steps of:

adding circuit elements to a plurality of circuit boards of a strip of circuit boards, each of said plurality of circuit boards includes a set of test terminals;

separating said connected circuit boards;

testing said circuit elements of said circuit boards using said test terminals; and

applying a conformal contact coating on a first surface of each of said circuit boards to cover said test terminals and prevent access to said test terminals such that a particular circuit board has its test terminals covered after said particular circuit board has been tested.

77. (new) A method according to claim 76, wherein:

said step of separating is performed after said step of applying.

78. (new) A method according to claim 76, wherein:

said step of separating is performed prior to said step of applying.

79. (new) A method according to claim 76, wherein:

said step of applying includes applying a liquid directly to a first surface of said circuit boards.

80. (new) A method according to claim 76, wherein:

said step of applying includes applying a film directly to a first surface of said circuit boards.

81. (new) A method according to claim 76, wherein:

said step of adding circuit elements includes mounting a first die on a first circuit board and mounting a second die on said first die;

said first die includes a flash memory array and said second die includes a controller;

said first die is wire bonded to said first circuit board; and

said second die is wire bonded to said first circuit board.

82. (new) A method according to claim 76, wherein:

said peripheral card is a memory card.

83. (new) A peripheral card manufactured according to a process comprising the steps of:

adding circuit elements to a circuit board, said circuit board includes a set of test terminals;

testing one or more of said circuit elements using said test terminals; and

applying a conformal contact coating on a first surface of said circuit board to cover said test terminals and prevent access to said test terminals.

84. (new) A peripheral card according to claim 83, wherein:

said step of applying includes applying a liquid directly to a first surface of said circuit board.

85. (new) A peripheral card according to claim 83, wherein:

said step of applying includes applying a film directly to a first surface of said circuit board.

86. (new) A method performed for a peripheral card, comprising the steps of:

testing one or more circuit elements of a first peripheral card using one or more test terminals of said first peripheral card; and

covering said test terminals with a conformal contact coating in order to prevent access to said test terminals.

87. (new) A method according to claim 86, wherein:
said step of covering includes applying a liquid directly to said first peripheral card.

88. (new) A method according to claim 86, wherein:
said step of covering includes applying a film directly to said first peripheral card.

89. (new) A method according to claim 86, wherein:
said circuit elements include a flash memory array.

90. (new) A method according to claim 86, wherein:
said first peripheral card is a memory card.